Financial Crimes Enforcement Network

BSA Electronic Filing Requirements For Report of Foreign Bank and Financial Accounts (FinCEN Report 114)

Release Date September, 2014 – Version 1.3

DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network (FinCEN)

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Revision History

Version Number	Date	Reason for Change
1.0	March 2013	Initial version
1.1	July 2013	Updates FBAR FinCEN Report reference number from "TD F 90-22.1" to "114" throughout the document.
		Updates all references to "FinCEN Form 108" to "Form 114a" (Record of Authorization to Electronically File FBAR's).
		Replaces all references to "paid preparer" with "third party preparer".
		Record Layouts:
		o Increases all record's total length from 640 to 645
		o Updates Description and Remarks for "Coverage Beginning Date" in the 1A record by replacing "Enter the earliest date of signature (2A record, positions 584-591) recorded in the file" with "Enter the earliest date recorded in Item 46 "Date of Signature" (2A record, positions 625-632)."
		o Updates Description and Remarks for "Coverage Ending Date" in the 1A record by replacing "Enter the latest date of signature (2A record, positions 584-591) recorded in the file" with "Enter the latest date recorded in Item 46 "Date of Signature" (2A record, positions 625-632)."
		o Removes from the 1A record the "Format Indicator" field.
		o Updates Description and Remarks for "Amendment Indicator (Item 1)" in the 2A record by replacing "584-597" with "589-602".
		o Updates Description and Remarks for "Foreign Identification Country of Issue (Item 4c)" in the 2A record by replacing the first sentence with "Identify the country where the foreign identification recorded for the "Foreign Identification Type (Item 4a)" was issued by entering the appropriate 2-letter code."
		o Updates item number associated with "Financial Interest" and "Number of Financial Interest Accounts" in the 2A record from "14" to "14a".
		o Updates Description and Remarks for "Financial Interest (Item 14a)" by making this field "REQUIRED" and removing the statement "Otherwise, space-fill."
		o Adds "Signature Authority (Item 14b)" to the 2A record, position 584.
		o Adds "Number of Signature Authority Accounts (Item 14b)" to the 2A record, positions 585-588.
		o Updates Field Position(s) for all fields that follow Item 14b in the 2A record.
		o Removes from the 2B record the "Preparer's Signature (Item 50)" field.
		o Updates Field Position(s), item numbers, and Description and Remarks for all fields that follow the "Preparer's Signature (Item

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		50)" in the 2B record as a result of its removal (e.g. "Check if Self-Employed" was formally Item 51 in field position 229 and is now Item 50 in field position 228). o Updates "Firm's EIN" to "Firm's TIN", increases the size from 9 characters to 25 characters, and updates the Description and Remarks to accommodate the entry of U.S. or foreign TINs. o Adds "TIN Type (Item 54a)" to the 2B record, position 452. o Updates Description and Remarks for "Type of Account (Item 16)" in the 3A, 4A, 5A, and 6A records by replacing "C" with "Z" as the code associated with the account type "Other". o Updates Field Name for Item 22 in the 3A, 4A, 5A, and 6A records by replacing "ZIP/Postal Code" with "Foreign Postal Code, if known". o Updates Description and Remarks for "Corporate Name – Account Owner (Item 34) in the 6B record by replacing "Enter the corporate name of the account owner as shown on the books of the financial institution" with "Enter the account owner organization's name as shown on the books of the organization." o Updates Description and Remarks for "TIN Type (Item 35a)" in the 6B record by replacing "principle joint" with "account" when referring to the account owner's TIN entered in Item 35. Acknowledgement Record Formats: o Updates Description and Remarks reference to the incoming User Field position for each record type by replacing "631-640" with "636-645". Attachment A – Error Code List: o Removes Error Codes: F89 "The submitted batch contains an invalid format indicator in the 1A record", G31 "Prior Report BSA Identifier is blank", G58 "Preparer Signature is blank", and G59 "Preparer Signature contains an invalid code." o Adds Error Codes G77, G78, G79, G80, G81, and G82. o Updates Error Codes G68 and G69 by replacing "EIN" with "TIN" in the Error Description. o Updates Field Position and Form Field Number associated with all fields that follow the "Preparer's Signature (Item 50)" in the 2B record as a result of its removal (e.g. G60 "Check if Self-Employed contains an invalid code" was formally associate with Item 51 in field position 229 which is now Item 50 in field position 228). Attachment C: General Definitions: o Adds Joint Account definition Attachment C: Filing Information: o Updates the Addresses instructions by adding "or three" to the following sentence: "For addresses in the U.S., Canada, or Mexico enter the permanent street address, city, two or three letter state/territory/province abbreviation or code…" o Updates the Identifying numbers instructions by removing

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		"driver's license and state identification numbers" as common identifying numbers, as well as replacing "industry specific identifiers such as National Futures Association (NFA) numbers and Securities and Central Registration Depository (CRD) numbers" from the instructions" with "foreign TIN's".
		o Updates the Filing by Third Party Preparer instructions by replacing "must" with "should" when instructing the filer or owner's record keeping responsibilities when using a third party preparer, as well as adding the following: "NOTE: Spouses filing a joint FBAR also may use the Form 114a to approve/designate which spouse will sign the report."
		Attachment C: Item Instructions:
		o Includes an introduction to the Item Instructions section that includes specific instructions to file a discrete FBAR electronically via the BSA E-Filing System, such as accessing the electronic discrete FBAR and completing the fields located on the home page of the report.
		o Updates the Item 2 instructions by replacing parent "corporation" with "entity" when describing the authorized official who should sign a consolidated FBAR.
		o Updates Item 4 instructions to include a clarifying statement that the country of issue will be recorded as a "(Two letter designation from ISO 3166-1 Country code list)".
		o Replaces Item 8a field name from "Name suffix" to simply "Suffix".
		o Replaces Item 9 field name from "Address" to "Mailing address".
		o Updates Item 14 instructions to correspond with the new 14a (financial interest) and 14b (signature authority) fields.
		o Updates Item 15 by removing the "reported" reference from the end of the field title, as well as adding the sentence, "Use the end of the year conversion rate" to the end of the instructions.
		o Updates "Part III – Information on financial account(s) owned jointly" instructions by adding the following: "Note: If jointly filing with a spouse, both parties should complete and sign Form 114a. Completing the Form 114a with both spouses signing the form completes the necessary requirement that will permit one spouse to electronically sign (PIN) a single report for both parties instead of filing two FBARs. The Form 114a is available on the FinCEN (under the forms tab) and BSA E-File websites. Keep this form for your records, do not send to FinCEN." Also, replaces "copy" in the Part II instructions that follow the new note with "click the '+' sign on the electronic report to add additional Part III's".
		o Updates Items 25-33 instructions by replacing the statement "Enter '(spouse)' on line 26 after the last name of the joint spousal owner" with "Enter on line 26 the last name of the joint spousal owner."
		o Includes in the field title for Item 25 the acronym "TIN" in parenthesis.
		o Updates "Part IV – Information on financial account(s) where filer has signature authority but no financial interest in the account(s)"

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		instructions by adding the following: "If additional Part IV's are required, click on the '+' sign on the electronic report to add copies." ○ Updates Items 34, 36, 37 instructions by replacing "organization" with "entity" in the following sentence: "If the owner is an entity, enter the name in Item 34 and leave Items 36 and 37 blank." ○ Updates "Part V – Information on financial account(s) where filer is filing a consolidate report" instructions by adding the following: "If additional Part V's are required, click on the '+' sign on the electronic report to add copies." ○ Replaces Item 34 field name from "Corporate Name of Account Owner" to "Organization name of account owner". Also replaces "corporate" with "entities" in the Item 34 instructions. ○ Updates Item 44 instructions to specify "electronically" signed with a PIN, and the "completion of the 2A record in the" batch file. ○ Updates Item 44a instructions to capitalize "Third Party…" and replace Item "60" with "59". ○ Updates Item 46 instructions to include the following: "Note: When the FBAR is completed, return to the header/cover page to validate the report, save a copy of the report, print a copy for your records. Then sign with your PIN and submit the report." ○ Includes the following "Third party preparer information" introductory note to follow the above Item 46 note: "Note: Completion of this section is not required for spouses filing jointly." ○ Removes Item 50 Preparer's signature from the report entirely. Adjusts the Item numbers associated with the fields that following (e.g. Item 51 "Check if self-employed" becomes Item 50).' ○ Adds Item 54a TIN Type to accompany Item 54 Firm's TIN.
1.2	December 2013	Attachment A – Error Code List: ○ Adds Error Code F12 "A required 2B record is missing from the submitted file." ○ Adds Error Code G83 "Late Filing Reason Explanation is blank or a required 7A record is missing from the submitted file."
1.3	September 2014	Attachment C – Electronic Filing Instructions • Filing Information (Addresses): ○ Removed "Note: The ISO 3166-1 country list includes entries for all U.S. territories. Do not use these U.S. territory entries, which match the U.S. Postal Service abbreviations required in state fields, in any country field." Added "Note: The ISO 3166-1 country list contains entries for all U.S. territories, including the United States Minor Outlying Islands. Do not use these U.S. territory entries, which may match the U.S. Postal Service abbreviations required in state fields, in any country field."

Purpose

The purpose of this document is to provide the requirements and conditions for electronically filing the FinCEN Report 114, the Report of Foreign Bank and Financial Accounts (FBAR). Electronic filing of this report will be through the BSA E-Filing System operated by the Financial Crimes Enforcement Network (FinCEN). For more information on the BSA E-Filing System and to register, please go to http://bsaefiling.fincen.treas.gov. This document should be used in conjunction with the "General Specifications for Electronic Filing of Bank Secrecy Act (BSA) Reports" (General Specifications) available at http://www.fincen.gov/forms/files/e-filing_GENspecs.pdf. It is recommended that you refer to the General Specifications first, and then the specific information contained in this document. If the General Specifications conflict with any specific requirement found in this document, the specific requirement should be followed.

Electronic Filing

The BSA E-Filing System Batch File Testing Procedures are detailed in a separate document that can be accessed on the BSA E-Filing System web site at http://bsaefiling.fincen.treas.gov under Quick Links. For purposes of this document, the filer is the organization responsible for filing the FBAR and the transmitter is the organization responsible for preparing the electronic files. The filer and transmitter may be the same or different organizations. Filers are required to retain a copy of the FBAR data and all original supporting documentation or business record equivalent for five years from the date of the report. All supporting documentation must be made available to appropriate authorities upon request.

File Organization

The following data controls must be followed or the FBAR electronic file will be rejected. The data records must be in the following sequence:

Transmitter (1A) Record – Required

There can only be one of this record type and it must be the first record on the file.

Filer Information (2A) Record – Required

There must be one of this record type for each FBAR on the file. This record type is used to describe the filer of the FBAR and immediately precedes all records related to the FBAR. Each FBAR on the file must begin with this record type.

Third Party Preparer (2B) Record – Conditional

There must be one of this record type for each FBAR on the file that is completed by a third party preparer on behalf of the filer and/or owner of the foreign account(s). If the FBAR report is not completed by a third party preparer, a 2B record should not be recorded for the FBAR.

Separately Owned Financial Account (3A) Record – Optional

This record type should be included on the file when a filer has financial interest in a separately owned foreign financial account. Filers should record a 3A record for each account that falls into this category. If the filer does not have financial interest in a separately owned foreign financial account, a 3A record should not be recorded for the FBAR.

Jointly Owned Financial Account (4A) Record – Optional

This record type should be included on the file when a filer has financial interest in a jointly owned foreign financial account. Filers should record a 4A record for each account that falls into this category. If this record does not apply to the filer, a 4A record should not be recorded for the FBAR.

Principal Joint Owner (4B) Record – Optional

This record type may occur only once per Jointly Owned Financial Account (4A) Record on the file and should immediately follow the associated 4A record. If the Principal Joint Owner is unknown or not applicable, a 4B record should not be recorded for the account.

No Financial Interest in Financial Account (5A) Record – Optional

This record type should be included on the file when a filer has signature authority but no financial interest in a foreign financial account. Filers should record a 5A record for each account that falls into this category. If this record does not apply to the filer, a 5A record should not be recorded for the FBAR.

No Financial Interest Account Owner (5B) Record – Optional

This record type may occur one or more times per No Financial Interest in Financial Account (5A) Record on the file (depending on the number of account owners for a particular account) and should immediately follow the associated 5A record. If the account owner is unknown or not applicable, a 5B record should not be recorded for the account.

Consolidated Report for Corporate Filer Financial Account (6A) Record – Optional

This record type may be included on the file when a filer is filing a consolidated report. Filers should record a 6A record for each account that falls into this category. If this record does not apply to the filer, a 6A record should not be recorded for the FBAR.

Corporate Account Owner (6B) Record – Conditional

This record type may occur one or more times per Corporate Account Owner (6A) Record on the file (depending on the number of corporate account owners for a particular account) and should immediately follow the associated 6A record. If the account owner is unknown or not applicable, a 6B record should not be recorded for the account.

Late Filing (7A) Record – Conditional

This record type should be included for each late filed FBAR on the file. This record allows the filer to provide a narrative of the circumstances that resulted in the late filing (375 maximum per 7A; 750 character maximum per FBAR).

File Summary (9Z) Record – Required

There must be one of this record type on the file and it must be the last record.

Record Layouts

Transmitter (1A) Record – Required

The first record on each file must be the Transmitter (1A) Record, which will contain information identifying the batch file transmitter (person or organization handling the data accumulation and formatting). There will be only one transmitter record on each electronic file.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "1A".
3-152	Transmitter Name	150	REQUIRED. Enter the name of the individual or organization that is transmitting the reports on this file. Left justify the entry and space-fill unused positions.
153-252	Transmitter Address	100	REQUIRED. Enter the street address of the transmitter. Left justify the entry and space-fill unused positions.
253-302	Transmitter City	50	REQUIRED. Enter the city of the transmitter. Left justify the entry and space-fill unused positions.
303-305	Transmitter State	3	REQUIRED (conditional). Enter the state/territory/province code of the transmitter if "Transmitter Country" is "CA", "MX", or "US". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Space-fill if "Transmitter Country" contains a country code other than "CA", "MX", or "US".
306-314	Transmitter ZIP Code/Postal Code	9	REQUIRED (conditional). Enter the ZIP Code or foreign postal code of the Transmitter. An entry is required if "Transmitter Country" is "CA", "MX", or "US". Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. An entry must be five or nine digits if the country is "US". A nine-digit entry cannot end with four zeros or four nines if the country is "US". Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
315-316	Transmitter Country	2	REQUIRED. Enter the country code of the transmitter. See Attachment C (Addresses) for information about the codes to be entered.
317-332	Transmitter Telephone	16	REQUIRED. Enter the telephone number of the transmitter. Enter as a single number string without formatting and punctuation such as spaces, hyphens, or parenthesis. Left justify the entry and space-fill unused positions.

Field Position(s)	Field Name	Length	Description and Remarks
333-482	Transmitter Contact Name	150	REQUIRED. Enter the name of the person who is the official contact for the transmitter. Left justify the entry and space-fill unused positions.
483-507	Transmitter Taxpayer Identification Number (TIN)	25	REQUIRED. Enter the U.S. or foreign Taxpayer Identification Number (TIN) assigned to the transmitter. U.S. TINs must be 9-digits in length, with no formatting such as hyphens and no consecutive string of the same number. Foreign TINs may be as long as 25-digits, with no formatting such as spaces, hyphens, or periods. Left justify the entry and space-fill unused positions.
508-515	Coverage Beginning Date	8	REQUIRED. Enter the earliest date recorded in item 46 "Date of Signature" (2A record, positions 625-632). Enter as a numeric 8-position entry in format MMDDCCYY where MM = month, DD = day, CC = century, and YY = year.
516-523	Coverage Ending Date	8	REQUIRED. Enter the latest date recorded in item 46 "Date of Signature" (2A record, positions 625-632). Enter as a numeric 8-position entry in format MMDDCCYY where MM = month, DD = day, CC = century, and YY = year.
524-531	Transmitter Control Code (TCC)	8	REQUIRED. Enter your assigned 8-character Transmitter Control Code (TCC). Do not enter a TCC assigned for testing purposes.
532-534	Batch Sequence Number (BSN)	3	Space-fill this field, which is reserved for BSA E-Filing use.
535-635	Filler	101	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Filer Information (2A) Record – Required

This record type is used to describe the filer of the FBAR and immediately precedes all records related to the FBAR. There must be one of this record type for each FBAR on the file. The 2A record item numbers refer to Part I items 1-14 and Signature section items 44-46.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "2A".
3-7	Sequence Number	5	REQUIRED. Enter a sequential number starting with 00001 and increment by 1 for each Filer Information (2A) Record. Right justify the entry and zero-fill unused positions.
8-11	Calendar Year (Item 1)	4	REQUIRED. Enter the calendar year being reported as a numeric 4-position entry in the format CCYY where CC = century and YY = year (e.g. 2012).
12	Amendment Indicator (Item 1)	1	Enter "X" if the FBAR is an amendment to a prior report and record the prior report's BSA Identifier (if known) in positions 589-602. Otherwise, space-fill.
13	Type of Filer (Item 2)	1	REQUIRED. Enter the code that describes the type of filer. See Attachment C (Item Instructions) for information about the codes to be entered. Code Description A Individual B Partnership C Corporation D Consolidated E Fiduciary or Other
14-63	Type of Filer Other Description (Item 2)	50	REQUIRED (conditional). If "Type of Filer (Item 2)" is "E" enter a brief description of the type. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
64-72	U.S. TIN (Item 3)	9	REQUIRED (conditional). Enter the U.S. Taxpayer Identification Number (TIN) for the filer. The TIN must be a valid nine-digit entry with no formatting such as hyphens, slashes, alpha characters, or invalid entries such as all nines, all zeros, or "123456789". If the filer does not have a U.S. TIN, space-fill this entry and complete Item 4.

Field Position(s)	Field Name	Length	Description and Remarks
73	TIN Type (Item 3a)	1	REQUIRED (conditional). Enter the appropriate code to describe the filer's TIN type if "U.S. TIN (Item 3)" contains a valid 9-digit TIN. Otherwise, space-fill. Code Description A EIN B SSN/ITIN
74	Foreign Identification Type (Item 4a)	1	REQUIRED (conditional). Enter the foreign identification type code for the filer. Space-fill if "U.S. TIN (Item 3)" contains a valid 9-digit entry. Code Description A Passport B Foreign TIN Z Other
75-124	Foreign Identification Other Description (Item 4a)	50	REQUIRED (conditional). If "Foreign Identification Type (Item 4a)" is "Z", enter a description of the type. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
125-149	Foreign Identification Number (Item 4b)	25	REQUIRED (conditional). Enter the number from the foreign identification used to verify the identity of the filer. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
150-151	Foreign Identification Country of Issue (Item 4c)	2	REQUIRED (conditional). Identify the country where the foreign identification recorded for the "Foreign Identification Type (Item 4a)" was issued by entering the appropriate 2-letter code. See Attachment C (Addresses) for information about the codes to be entered. Otherwise, space-fill.
152-159	Date of Birth (Item 5)	8	REQUIRED (conditional). Record the filer's date of birth as a numeric 8-position entry in format MMDDCCYY where MM = month, DD = day, CC = century, and YY = year. This field is required when "Type of Filer (Item 2)" is "A". Otherwise, space-fill.
160-309	Organization/Last Name (Item 6)	150	REQUIRED. Enter the last name (if individual) or legal name (if entity) of the filer. Left justify the entry and space-fill unused positions.
310-344	First Name (Item 7)	35	REQUIRED (conditional). Enter the filer's first name. Left justify the entry and space-fill unused positions. This field is required when "Type of Filer (Item 2)" is "A". Otherwise, space-fill.
345-379	Middle Initial/ Name (Item 8)	35	Enter the filer's middle initial/name. Left justify the entry and space-fill unused positions. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
380-414	Name suffix (Item 8a)	35	Enter the filer's name suffix. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
415-514	Address (Item 9)	100	Enter the street address of the filer. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
515-564	City (Item 10)	50	Enter the city of the filer. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
565-567	State (Item 11)	3	REQUIRED (conditional). Enter the state/territory/province code of the filer if "Country (Item 13)" is "CA", "MX", or "US". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Space-fill if "Country (Item 13)" contains a country code other than "CA", "MX", or "US".
568-576	ZIP/Postal Code (Item 12)	9	REQUIRED (conditional). Enter the ZIP Code or foreign postal code of the filer. An entry is required if "Country (Item 13)" is "CA", "MX", or "US". Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. An entry must be five or nine digits if "Country (Item 13)" is "US". A nine-digit entry cannot end with four zeros or four nines if "Country (Item 13)" is "US". Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
577-578	Country (Item 13)	2	REQUIRED. Enter the country code of the filer. See Attachment C (Addresses) for information about the codes to be entered.
579	Financial Interest (Item 14a)	1	REQUIRED. Indicate whether or not the filer has a financial interest in 25 or more foreign financial accounts by selecting the appropriate code. See Attachment C (Item Instructions) for additional information about this field. Code Description A Yes B No
580-583	Number of Financial Interest Accounts (Item 14a)	4	REQUIRED (conditional). If "Financial Interest (Item 14)" contains "A", enter the total number of foreign financial accounts. Right justify the entry and zero-fill unused positions. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
584	Signature Authority (Item 14b)	1	REQUIRED. Indicate whether or not the filer has signature authority over but no financial interest in 25 or more foreign financial accounts by selecting the appropriate code. See Attachment C (Item Instructions) for additional information about this field. Code Description A Yes B No
585-588	Number of Signature Authority Accounts (Item 14b)	4	REQUIRED (conditional). If "Signature Authority (Item 14b)" contains "A", enter the total number of foreign financial accounts. Right justify the entry and zero-fill unused positions. Otherwise, space-fill.
589-602	Prior Report BSA Identifier	14	If "Amendment Indicator (Item 1)" is "X", enter the 14 digit BSA Identifier (or Document Control Number) previously assigned by FinCEN to the FBAR to be corrected or amended. Otherwise, space-fill.
603	Filer Signature (Item 44)	1	REQUIRED (conditional). Enter "X" to authorize this report for submission to FinCEN's BSA E-Filing System as the filer. If the report is completed by a third party preparer on behalf of the filer, space-fill this field and enter "X" in "Third Party Preparer (Item 44a)".
604	Third Party Preparer (Item 44a)	1	REQUIRED (conditional). If this FBAR is completed by a third party preparer, enter "X" and identify the preparer in the Third Party Preparer Information (2B) Record. Otherwise, space-fill.
605-624	Filer Title (Item 45)	20	Enter the filer's title when the individual that is filing the FBAR has signature authority over the account(s) or is authorized to file on behalf of a legal entity, such as a corporation, which is shown as the filer. Let justify the entry and space fill unused positions. Space-fill this item if the filer is reporting as an individual because of a personal financial interest in the account(s).
625-632	Date of Signature (Item 46)	8	REQUIRED. Enter the date of signature (i.e. the date this report has been authorized for submission to FinCEN's BSA E-Filing System). Enter as a numeric 8-position entry in format MMDDCCYY where MM = month, DD = day, CC = century, and YY = year.

Field Position(s)	Field Name	Length	Description and Remarks
633	Late Filing Reason Code	1	If this FBAR is a late filing, enter the appropriate reason code for the late filing. If "Z" (Other) is selected, enter a description of the late filing reason in the Late Filing (7A) Record. Otherwise, space-fill. Code Description A Forgot to file B Did not know that I had to file C Thought account balance was below reporting threshold D Did not know that my account qualified as foreign E Account statement not received in time F Account statement lost (replacement requested) G Late receiving missing required account information H Unable to obtain joint spouse signature in time I Unable to access BSA E-Filing System Z Other
634-635	Filler	2	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Third Party Preparer (2B) Record

This record type is used to describe the third party preparer of the FBAR. There can only be one of this record type for each FBAR on the file. The 2B record item numbers refer to Third Party Preparer Use Only section items 47-59. This is not a required record and should only be recorded when applicable.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "2B".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8-157	Preparer's Last Name (Item 47)	150	REQUIRED. Enter the last name of the preparation firm employee or of the self-employed preparer that prepared the FBAR. Left justify the entry and space-fill unused positions.
158-192	Preparer's First Name (Item 48)	35	REQUIRED. Enter the first name of the preparation firm employee or of the self-employed preparer that prepared the FBAR. Left justify the entry and space-fill unused positions.
193-227	Preparer's Middle Initial/Name (Item 49)	35	Enter the middle initial/name of the preparation firm employee or of the self-employed preparer that prepared the FBAR. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
228	Check if Self-Employed (Item 50)	1	If the preparer is self-employed, enter "X" in this field and space-fill "Firm's Name (Item 53)" and "Firm's EIN (Item 54)". Otherwise, space-fill.
229-253	Preparer's Taxpayer Identification Number (TIN) (Item 51)	25	REQUIRED. Enter the preparer's U.S. or foreign Taxpayer Identification Number (TIN). A U.S. TIN must be a valid nine-digit entry with no formatting such as hyphens, slashes, alpha characters, or invalid entries such as all nines, all zeros, or "123456789". A foreign TIN may be as long as 25-digits, with no formatting such as spaces, hyphens, or periods. Left justify the entry and space-fill unused positions.
254	TIN Type (Item 51a)	1	REQUIRED. Enter the appropriate code to describe the preparer's TIN type. Code Description B SSN/ITIN C Foreign D PTIN
255-270	Contact Phone Number (Item 52)	16	REQUIRED. Enter the preparer's contact telephone number as a single number string without formatting such as hyphens, spaces, or parenthesis. Left justify and space-fill the entry.

Field Position(s)	Field Name	Length	Description and Remarks
271-276	Extension (Item 52a)	6	Enter the preparer's contact telephone number extension as a single number string without formatting such as hyphens, spaces, or parenthesis. Left justify and space-fill the entry. Otherwise, space-fill.
277-426	Firm's Name (Item 53)	150	Enter the name of the preparing firm. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
427-451	Firm's TIN (Item 54)	25	Enter the preparing firm's U.S. or foreign Taxpayer Identification Number (TIN). A U.S. TIN must be a valid nine-digit entry with no formatting such as hyphens, slashes, alpha characters, and cannot be all nines, all zeros, or "123456789". A foreign TIN may be as long as 25-digits, with no formatting such as spaces, hyphens, or periods. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
452	TIN Type (Item 54a)	1	REQUIRED (conditional). If "Firm's TIN (Item 54)" contains an entry, enter the appropriate code to describe the firm's TIN type. Otherwise, space-fill. Code Description A EIN C Foreign
453-552	Address (Item 55)	100	Enter the street address or equivalent of the preparing firm or the preparer. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
553-602	City (Item 56)	50	Enter the preparer's city. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
603-605	State (Item 57)	3	REQUIRED (conditional). Enter the preparer's state/territory/province code if "Country (Item 59)" is "CA", "MX", or "US". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Space-fill if "Country (Item 59)" contains a country code other than "CA", "MX", or "US".
606-614	ZIP/Postal Code (Item 58)	9	REQUIRED (conditional). Enter the preparer's ZIP Code or foreign postal code. An entry is required if "Country (Item 59)" is "CA", "MX", or "US". Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. An entry must be five or nine digits if "Country (Item 59)" is "US". A nine-digit entry cannot end with four zeros or four nines if "Country (Item 59)" is "US". Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
615-616	Country (Item 59)	2	REQUIRED. Enter the preparer's country code. See Attachment C (Addresses) for information about the codes to be entered.
617-635	Filler	19	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Separately Owned Financial Account (3A) Record

This record type is used to describe a separately owned foreign financial account where the filer has financial interest in the account. There can be more than one of these record types for each FBAR on the file. The 3A record item numbers refer to Part II items 15-23. This is not a required record and should only be recorded when applicable.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "3A".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8-22	Maximum Account Value (Item 15)	15	REQUIRED (conditional). Enter the maximum value of the account in U.S. dollars during the calendar year being reported. Right justify the entry and zero-fill unused positions. Space-fill if "Maximum Account Value Unknown (Item 15a)" contains "X".
23	Maximum Account Value Unknown (Item 15a)	1	Enter "X" if the maximum account value is unknown. Otherwise, space-fill.
24	Type of Account (Item 16)	1	REQUIRED. Enter the appropriate code to describe the type of account. Code Description A Bank B Securities Z Other
25-74	Type of Account - Other Description (Item 16)	50	REQUIRED (conditional). If "Type of Account (Item 16)" is "Z", enter a brief description of the type. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
75-224	Financial Institution Name (Item 17)	150	REQUIRED. Enter the name of the financial institution where the account is held. Left justify the entry and space-fill unused positions.
225-264	Account Number (Item 18)	40	REQUIRED. Enter the account number used by the financial institution to designate the account. Left justify the entry and space-fill unused positions.
265-364	Address (Item 19)	100	Enter the street address of the financial institution where the account is held. Left justify the entry and space-fill unused positions. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
365-414	City (Item 20)	50	Enter the city of the financial institution where the account is held. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
415-417	State (Item 21)	3	Enter the state/territory/province code of the financial institution where the account is held if "Country (Item 23)" is "CA" or "MX". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
418-426	Foreign Postal Code – if known (Item 22)	9	Enter the foreign postal code of the financial institution where the account is held. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
427-428	Country (Item 23)	2	REQUIRED. Enter the foreign country code of the financial institution where the account is held. See Attachment C (Addresses) for information about the codes to be entered.
429-635	Filler	207	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Jointly Owned Financial Account (4A) Record

This record type is used to describe a jointly owned foreign financial account where the filer has financial interest in the account. There can be more than one of this record type for each FBAR on the file. The 4A record item numbers refer to Part III items 15-24. A 4A record must be recorded when one or more of items 15-33 are completed in Part III.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "4A".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8	Account Information Unknown or Not Applicable	1	Enter "X" if all account information (Items 15-24) in Part III is unknown or not applicable. Otherwise, space-fill.
9-23	Maximum Account Value (Item 15)	15	REQUIRED (conditional). Enter the maximum value of the account in U.S. dollars during the calendar year being reported. Right justify the entry and zero-fill unused positions. Space-fill if "Maximum Account Value Unknown (Item 15a)" contains "X".
24	Maximum Account Value Unknown (Item 15a)	1	Enter "X" if the maximum account value is unknown. Otherwise, space-fill.
25	Type of Account (Item 16)	1	REQUIRED. Enter the appropriate code to describe the type of account. Code Description A Bank B Securities Z Other
26-75	Type of Account - Other Description (Item 16)	50	REQUIRED (conditional). If "Type of Account (Item 16)" is "Z", enter a brief description of the type. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
76-225	Financial Institution Name (Item 17)	150	REQUIRED. Enter the name of the financial institution where the account is held. Left justify the entry and space-fill unused positions.
226-265	Account Number (Item 18)	40	REQUIRED. Enter the account number used by the financial institution to designate the account. Left justify the entry and space-fill unused positions.
266-365	Address (Item 19)	100	Enter the street address of the financial institution where the account is held. Left justify the entry and space-fill unused positions. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
366-415	City (Item 20)	50	Enter the city of the financial institution where the account is held. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
416-418	State (Item 21)	3	Enter the state/territory/province code of the financial institution where the account is held if "Country (Item 23)" is "CA" or "MX". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
419-427	Foreign Postal Code – if known (Item 22)	9	Enter the foreign postal code of the financial institution where the account is held. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
428-429	Country (Item 23)	2	REQUIRED. Enter the foreign country code of the financial institution where the account is held. See Attachment C (Addresses) for information about the codes to be entered.
430-432	Number of Joint Owners (Item 24)	3	REQUIRED. Enter the number of joint owners for the account. If the exact number is not known, provide an estimate. In determining the number of joint owners, the filer is not counted. Right justify the entry and zero-fill unused positions.
433-635	Filler	203	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Principal Joint Owner (4B) Record

This record type is used to describe the principal joint owner (excluding the filer) of a foreign financial account where the filer has financial interest in or signature authority over the account. Only one 4B record may directly follow a 4A record. The 4B record item numbers refer to Part III items 25-33. This is not a required record and should only be recorded when applicable.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "4B".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8-32	Taxpayer Identification Number (TIN) - Principal Joint Owner (Item 25)	25	Enter the U.S. or foreign Taxpayer Identification Number (TIN) of the principal joint owner. U.S. TINs must be 9-digits in length, with no formatting such as hyphens and no consecutive string of the same number. Foreign TINs may be as long as 25-digits, with no formatting such as spaces, hyphens, or periods. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
33	TIN Type (Item 25a)	1	REQUIRED (conditional). Enter the appropriate code to describe the principle joint owner's TIN type. Otherwise, space-fill. Code Description A EIN B SSN/ITIN C Foreign
34-183	Organization/Last Name - Principal Joint Owner (Item 26)	150	Enter the last name (if individual) or legal name (if entity) of the principal joint owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
184-218	First Name - Principal Joint Owner (Item 27)	35	Enter the principal joint owner's first name (if individual). Left justify the entry and space-fill unused positions. Otherwise, space-fill.
219-253	Middle Initial/Name - Principal Joint Owner (Item 28)	35	Enter the principal joint owner's middle initial/name. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
254-288	Name suffix (Item 28a)	35	Enter the principal joint owner's name suffix. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
289-388	Address - Principal Joint Owner (Item 29)	100	Enter the street address of the principal joint owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
389-438	City - Principal Joint Owner (Item 30)	50	Enter the city of the principal joint owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
439-441	State - Principal Joint Owner (Item 31)	3	Enter the state/territory/province code of the principal joint owner if "Country (Item 33)" is "CA", "MX", or "US". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
442-450	ZIP/Postal Code - Principal Joint Owner (Item 32)	9	Enter the ZIP Code or foreign postal code of the principal joint owner. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. An entry must be five or nine digits if "Country (Item 33)" is "US". A nine-digit entry cannot end with four zeros or four nines if "Country (Item 33)" is "US". Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
451-452	Country - Principal Joint Owner (Item 33)	2	Enter the country code of the principal joint owner. See Attachment C (Addresses) for information about the codes to be entered. Otherwise, space-fill.
453-635	Filler	183	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

No Financial Interest in Financial Account (5A) Record

This record type is used to describe a foreign financial account where the filer has signature authority but no financial interest in the account. There can be more than one of this record type for each FBAR on the file. The 5A record item numbers refer to Part IV items 15-23. A 5A record must be recorded when one or more of items 15-43 are completed in Part IV.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "5A".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8	Account Information Unknown or Not Applicable	1	Enter "X" if all account information (Items 15-23) in Part IV is unknown or not applicable. See the instructions for Part IV in Attachment C for guidance on when the account information is not applicable. Otherwise, space-fill.
9-23	Maximum Account Value (Item 15)	15	REQUIRED (conditional). Enter the maximum value of the account in U.S. dollars during the calendar year being reported. Right justify the entry and zero-fill unused positions. Space-fill if "Maximum Account Value Unknown (Item 15a)" contains "X".
24	Maximum Account Value Unknown (Item 15a)	1	Enter "X" if the maximum account value is unknown. Otherwise, space-fill.
25	Type of Account (Item 16)	1	REQUIRED. Enter the appropriate code to describe the type of account. Code Description A Bank B Securities Z Other
26-75	Type of Account - Other Description (Item 16)	50	REQUIRED (conditional). If "Type of Account (Item 16)" is "Z", enter a brief description of the type. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
76-225	Financial Institution Name (Item 17)	150	REQUIRED. Enter the name of the financial institution where the account is held. Left justify the entry and space-fill unused positions.
226-265	Account Number (Item 18)	40	REQUIRED. Enter the account number used by the financial institution to designate the account. Left justify the entry and space-fill unused positions.

Field Position(s)	Field Name	Length	Description and Remarks
266-365	Address (Item 19)	100	Enter the street address of the financial institution where the account is held. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
366-415	City (Item 20)	50	Enter the city of the financial institution where the account is held. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
416-418	State (Item 21)	3	Enter the state/territory/province code of the financial institution where the account is held if "Country (Item 23)" is "CA" or "MX". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
419-427	Foreign Postal Code – if known (Item 22)	9	Enter the foreign postal code of the financial institution where the account is held. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
428-429	Country (Item 23)	2	REQUIRED. Enter the foreign country code of the financial institution where the account is held. See Attachment C (Addresses) for information about the codes to be entered.
430-635	Filler	206	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

No Financial Interest Account Owner (5B) Record

This record type is used to describe the account owner of a foreign financial account where the filer has signature authority but no financial interest in the account. There can be more than one of this record type for each 5A record on the file. The 5B record item numbers refer to Part IV items 34-43. This is not a required record and should only be recorded when applicable.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "5B".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8-157	Organization/Last Name - Account Owner (Item 34)	150	Enter the last name (if individual) or legal name (if entity) of the account owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
158-182	Taxpayer Identification Number (TIN) - Account Owner (Item 35)	25	Enter the U.S. or foreign Taxpayer Identification Number (TIN) of the account owner. U.S. TINs must be 9-digits in length, with no formatting such as hyphens and no consecutive string of the same number. Foreign TINs may be as long as 25-digits, with no formatting such as spaces, hyphens, or periods. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
183	TIN Type (Item 35a)	1	REQUIRED (conditional). Enter the appropriate code to describe the account owner's TIN type. Otherwise, space-fill. Code Description A EIN B SSN/ITIN C Foreign
184-218	First Name - Account Owner (Item 36)	35	Enter the first name (if individual) of the account owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
219-253	Middle Initial/Name - Account Owner (Item 37)	35	Enter the middle initial/name (if individual) of the account owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
254-288	Name suffix (Item 37a)	35	Enter the principal joint owner's name suffix. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
289-388	Address - Account Owner (Item 38)	100	Enter the street address of the account owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
389-438	City - Account Owner (Item 39)	50	Enter the city of the account owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
439-441	State - Account Owner (Item 40)	3	Enter the state/territory/province code of the account owner if "Country (Item 42)" is "CA", "MX", or "US". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
442-450	ZIP/Postal Code - Account Owner (Item 41)	9	Enter the ZIP Code or foreign postal code of the account owner. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. An entry must be five or nine digits if "Country (Item 42)" is "US". A nine-digit entry cannot end with four zeros or four nines if "Country (Item 42)" is "US". Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
451-452	Country - Account Owner (Item 42)	2	Enter the country code of the account owner. See Attachment C (Addresses) for information about the codes to be entered. Otherwise, space-fill.
453-472	Filer Title - Account Owner (Item 43)	20	Enter the filer's title for the position which gives him/her authority over the account. Left justify the entry and space-fill unused positions.
473-635	Filler	163	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Consolidated Report for Corporate Filer Financial Account (6A) Record

This record type is used to describe a foreign financial account where the filer is filing a consolidated report. There can be more than one of these record types for each FBAR on the file. The 6A record item number refers to Part V, Item 15-23. A 6A record must be recorded when one or more of items 15-42 are completed in Part V.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "6A".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8	Account Information Unknown or Not Applicable	1	Enter "X" if all account information (Items 15-23) in Part V are unknown or not applicable. See the instructions for Part V in Attachment C for guidance on when the account information is not applicable. Otherwise, space-fill.
9-23	Maximum Account Value (Item 15)	15	REQUIRED (conditional). Enter the maximum value of the account in U.S. dollars during the calendar year being reported. Right justify the entry and zero-fill unused positions. Space-fill if "Maximum Account Value Unknown (Item 15a)" contains "X".
24	Maximum Account Value Unknown (Item 15a)	1	Enter "X" if the maximum account value is unknown. Otherwise, space-fill.
25	Type of Account (Item 16)	1	REQUIRED. Enter the appropriate code to describe the type of account. Code Description A Bank B Securities Z Other
26-75	Type of Account - Other Description (Item 16)	50	REQUIRED (conditional). If "Type of Account (Item 16)" is "Z", enter a brief description of the type. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
76-225	Financial Institution Name (Item 17)	150	REQUIRED. Enter the name of the financial institution where the account is held. Left justify the entry and space-fill unused positions.
226-265	Account Number (Item 18)	40	REQUIRED. Enter the account number used by the financial institution to designate the account. Left justify the entry and space-fill unused positions.

Field Position(s)	Field Name	Length	Description and Remarks
266-365	Address (Item 19)	100	Enter the street address of the financial institution where the account is held. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
366-415	City (Item 20)	50	Enter the city of the financial institution where the account is held. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
416-418	State (Item 21)	3	Enter the state/territory/province code of the financial institution where the account is held if "Country (Item 23)" is "CA" or "MX". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
419-427	Foreign Postal Code – if known (Item 22)	9	Enter the foreign postal code of the financial institution where the account is held. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
428-429	Country (Item 23)	2	REQUIRED. Enter the foreign country code of the financial institution where the account is held. See Attachment C (Addresses) for information about the codes to be entered.
430-635	Filler	206	Space-filled.
636-345	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Corporate Account Owner (6B) Record

This record type is used to describe the corporate account owner of a foreign financial account where the filer is filing a consolidated report. There can be more than one of this record type for each 6A record on the file. The 6B record item numbers refer to Part V items 34-42. This is not a required record and should only be recorded when applicable.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "6B".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8-157	Corporate Name - Account Owner (Item 34)	150	Enter the account owner organization's name as shown on the books of the organization. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
158-182	Taxpayer Identification Number (TIN) - Account Owner (Item 35)	25	Enter the U.S. or foreign Taxpayer Identification Number (TIN) of the account owner. U.S. TINs must be 9-digits in length, with no formatting such as hyphens and no consecutive string of the same number. Foreign TINs may be as long as 25-digits, with no formatting such as spaces, hyphens, or periods. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
183	TIN Type (Item 35a)	1	REQUIRED (conditional). Enter the appropriate code to describe the account owner's TIN type. Otherwise, space-fill. Code Description A EIN B SSN/ITIN C Foreign
184-283	Address - Account Owner (Item 38)	100	Enter the street address of the account owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
284-333	City - Account Owner (Item 39)	50	Enter the city of the account owner. Left justify the entry and space-fill unused positions. Otherwise, space-fill.
334-336	State - Account Owner (Item 40)	3	Enter the state/territory/province code of the account owner if "Country (Item 42)" is "CA", "MX", or "US". See Attachment C (Addresses) for information about the codes to be entered. Left justify the entry and space-fill unused positions. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
337-345	ZIP/Postal Code - Account Owner (Item 41)	9	Enter the ZIP Code or foreign postal code of the account owner. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. An entry must be five or nine digits if "Country (Item 42)" is "US". A nine-digit entry cannot end with four zeros or four nines if "Country (Item 42)" is "US". Left justify the entry and space-fill unused positions if less than nine digits. Otherwise, space-fill.
346-347	Country - Account Owner (Item 42)	2	Enter the country code of the account owner. See Attachment C (Addresses) for information about the codes to be entered. Otherwise, space-fill.
348-635	Filler	288	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Late Filing (7A) Record

There can be one or two of this record type for each late filed FBAR within the batch file. If the Filer Information (2A) Record contains "Z" (Other) for the "Late Filing Reason Code" then at least one 7A record must be recorded for the FBAR. Explanations for late filing are limited to 750 characters, allowing for a maximum of two 7A records per FBAR. The Late Filing (7A) Record should contain the following data elements. This is not a required record and should only be included when applicable.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "7A".
3-7	Sequence Number	5	REQUIRED. Enter the sequence number from the associated Filer Information (2A) Record.
8-382	Late Filing Reason Explanation	375	REQUIRED. If "Late Filing Reason Code" is "Z", enter a detailed explanation as to why the FBAR is being filed late. Left justify the entry and space-fill unused positions.
383-635	Filler	253	Space-filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space fill. This information will be returned in the acknowledgement file.

File Summary (9Z) Record – Required

There must be only one of this record type on the file and it must be the very last record on the file. The 9Z record contains counts of the number of the various record types recorded on the file. The File Summary (9Z) Record should contain the following data elements:

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "9Z".
3-12	Filer Information (2A) Record Count	10	REQUIRED. Enter the count of the Filer Information (2A) records. Right justify the count and zero-fill unused positions.
13-22	Separately Owned Financial Account (3A) Record Count	10	REQUIRED. Enter the count of the Separately Owned Financial Account (3A) records. Right justify the count and zero-fill unused positions.
23-32	Jointly Owned Financial Account (4A) Record Count	10	REQUIRED. Enter the count of the Jointly Owned Financial Account (4A) records. Right justify the count and zero-fill unused positions.
33-42	No Financial Interest in Financial Account (5A) Record Count	10	REQUIRED. Enter the count of the No Financial Interest in Financial Account (5A) records. Right justify the count and zero-fill unused positions.
43-52	Consolidated Report for Corporate Filer Financial Account (6A) Record Count	10	REQUIRED. Enter the count of the Consolidated Report for Corporate Filer Financial Account (6A) records. Right justify the count and zero-fill unused positions.
53-635	Filler	583	Space Filled.
636-645	User Field	10	Use this field for any descriptive information you may require; otherwise, space fill. This information will be returned in the acknowledgement file.

Acknowledgement Record Formats

The FBAR batch acknowledgement file defined below is provided in ASCII format. The acknowledgement file will contain a corresponding acknowledgement record for each record received on the batch file.

Acknowledgement Transmitter (1A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the transmitter data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 1A record.
3-10	Coverage Beginning Date	8	Field Position 508-515 of the incoming 1A record.
11-18	Coverage Ending Date	8	Field Position 516-523 of the incoming 1A record.
19-26	Transmitter Control Code (TCC)	8	Field Position 524-531 of the incoming 1A record.
27-29	Batch Sequence Number (BSN)	3	References the batch number of the original transmission file (532-534, 1A Record). This number is for BSA E-Filing internal use only.
30-59	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record begin with the letter "T" and are 3 alphanumeric characters in length and left-justified. Unused error code positions are zero filled.
60-69	User Field	10	Field Position 636-645 of the incoming 1A record.
70-90	Filler	21	Space-filled.

Acknowledgement Filer Information (2A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Filer Information (2A) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 2A record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 2A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 2A record.
62-90	Filler	29	Space filled.

Acknowledgement Third Party Preparer (2B) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Third Party Preparer (2B) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 2B record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 2B record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 2B record.
62-90	Filler	29	Space filled.

Acknowledgement Separately Owned Financial Account (3A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Separately Owned Financial Account (3A) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 3A record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 3A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 3A record.
62-90	Filler	29	Space filled.

Acknowledgement Jointly Owned Financial Account (4A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Jointly Owned Financial Account (4A) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 4A record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 4A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 4A record.
62-90	Filler	29	Space filled.

Acknowledgement Principal Joint Owner (4B) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Principal Joint Owner (4B) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 4B record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 4B record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 4B record.
62-90	Filler	29	Space filled.

Acknowledgement No Financial Interest in Financial Account (5A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the No Financial Interest in Financial Account (5A) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 5A record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 5A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 5A record.
62-90	Filler	29	Space filled.

Acknowledgement No Financial Interest Account Owner (5B) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the No Financial Interest Account Owner (5B) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 5A record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 5A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 5B record.
62-90	Filler	29	Space filled.

Acknowledgement Consolidated Report for Corporate Filer Financial Account (6A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Consolidated Report for Corporate Filer Financial Account (6A) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 6A record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 6A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 6A record.
62-90	Filler	29	Space filled.

Acknowledgement Corporate Account Owner (6B) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Corporate Account Owner (6B) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 6A record.
3-7	Sequence Number	5	Field Position 3-7 of the incoming 6A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-51	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 6B record.
62-90	Filler	29	Space filled.

Acknowledgement Late Filing (7A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to any late filed FBAR report record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field position 1-2 of the incoming 7A record.
3-7	Transaction Sequence Number	5	Field position 3-7 of the incoming 7A record.
8-21	BSA Identifier	14	A unique identifying number assigned by FinCEN for each FBAR in the file.
22-51	Error Codes	30	Please see FBAR Error Code List for a detailed description of each error code. Error codes are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
52-61	User Field	10	Field Position 636-645 of the incoming 7A record.
62-90	Filler	29	Space filled.

Acknowledgement Trailer for Transmitter (9Z) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record is a systems control record and it summarizes the data processed by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 9Z record.
3-12	Number of Filer Information (2A) Records in File	10	Generated by FinCEN.
13-42	Error Codes	30	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
43-52	User Field	10	Field Position 636-645 of the incoming 9Z Record
53-90	Filler	38	Space Filled.

Attachment A – Error Code List

Error Code	Error Description	Record	Field Position	Form Field Number
Fatal Errors *A fatal error will result in the rejection of the batch file.*				
F02	Number of records reported does not match the computer count for the 2A record.			
F04	Number of records reported does not match the computer count for the 3A record in the file.			
F09	Number of records reported does not match the computer count for the 4A records.			
F11	A required 2A record is missing from the submitted file.			
F12	A required 2B record is missing from the submitted file.			
F10	Number of record reported does not match the computer count for the 5A record.			
F16	A required 1A record is missing from the submitted file.			
F18	A required 9Z record is missing from the submitted file.			
F22	Number of record reported does not match the computer count for the 6A record.			
F34	An invalid record type was present in Field Position 1-2 in one or more records of the submitted file.			
F37	A duplicate Sequence Number was present in the submitted file.			
F38	The Sequence Number is missing from the submitted file.			
F39	A non-numeric Sequence Number is present in the submitted file.			
F88	The Transmitter Control Code (TCC) specified in the file is not a valid production TCC code.			
F93	An invalid line terminator was present on the submitted file			

Error Code	Error Description	Record	Field Position	Form Field Number
F94	Cannot continue processing the submitted file because of previous errors encountered.			
F96	One or more invalid characters were present in the submitted file.			
F97	An invalid record sequencing was present on the submitted file.			
F98	An invalid record length was present on the submitted file.			
F99	Unknown file error. Please contact the BSA E-Filing Help Desk for assistance.			
Validation Errors				
Validation errors are for informational purposes only.				
E01	This submission cannot be accepted because it contains significant errors. Please fix and resubmit the file.			
E02	This submission has been accepted and will be processed by FinCEN; however it contains some errors which need to be corrected once this submission has been acknowledged.			
File Errors				
T01	Transmitter name is blank.	1A	3-152	
T02	Transmitter street address is blank.	1A	153-252	
T03	Transmitter city is blank	1A	253-302	
T04	Transmitter state is blank.	1A	303-305	
T05	Transmitter ZIP/Postal Code is blank.	1A	306-314	
T13	Transmitter county is blank.	1A	315-316	
T06	Transmitter telephone number is blank.	1A	317-332	
T07	Transmitter contact name is blank.	1A	333-482	
T08	Transmitter TIN is blank.	1A	483-507	

Error Code	Error Description	Record	Field Position	Form Field Number
T09	Coverage beginning date is blank or invalid.	1A	508-515	
T10	Coverage ending date is blank or invalid.	1A	516-523	
T12	The Transmitter Control Code is blank.	1A	524-531	
G01	Calendar year is blank.	2A	8-11	1
G02	Calendar year contains an invalid value.	2A	8-11	1
G03	Amendment indicator contains an invalid code.	2A	12	1
G04	Type of filer is blank.	2A	13	2
G05	Type of filer contains an invalid code.	2A	13	2
G06	Type of filer "Other" description is blank.	2A	14-63	2
G07	Filer U.S. TIN is blank.	2A	64-72	3
G08	Filer U.S. TIN is an invalid number string such as all zeros, all nines, 123456789, or not equal to nine digits.	2A	64-72	3
G09	Filer TIN Type is blank.	2A	73	3a
G10	Filer TIN Type contains an invalid code.	2A	73	3a
G11	Filer foreign identification type is blank.	2A	74	4a
G12	Filer foreign identification type contains an invalid code.	2A	74	4a
G13	Filer foreign identification "Other" description is blank.	2A	75-124	4a
G14	Filer foreign identification number is blank.	2A	125-149	4b
G15	Filer foreign identification issuing country is blank.	2A	150-151	4c
G16	Filer foreign identification issuing country is not a valid country code.	2A	150-151	4c
G17	Filer date of birth is blank.	2A	152-159	5
G18	Filer date of birth contains an invalid value.	2A	152-159	5
G19	Filer date of birth is prior to January 1, 1900.	2A	152-159	5
G20	Filer organization/last name is blank.	2A	160-309	6

Error Code	Error Description	Record	Field Position	Form Field Number
G21	Filer first name is blank.	2A	310-344	7
G22	Filer state is blank.	2A	565-567	11
G23	Filer state is not a valid state code and filer country is equal to CA, MX, or US.	2A	565-567	11
G24	Filer ZIP/Postal Code is blank.	2A	568-576	12
G25	Filer ZIP/Postal Code is a nine digit code ending in four zeros/nines and filer country is equal to US.	2A	568-576	12
G26	Filer ZIP/Postal Code is not equal to five or nine digits or contains non-numeric values, and filer country is equal to US.	2A	568-576	12
G27	Filer country is blank.	2A	577-578	13
G28	Filer country is not a valid country code.	2A	577-578	13
G81	Financial Interest indicator is blank.	2A	579	14a
G29	The file contains an invalid code indicator for financial interest in 25 or more financial accounts.	2A	579	14a
G30	The filer has affirmed that financial interest in 25 or more financial accounts exists; however, the total number of accounts is blank or contains an invalid entry.	2A	580-583	14a
G82	Signature Authority indicator is blank.	2A	584	14b
G77	The file contains an invalid code indicator for signature authority in 25 or more financial accounts.	2A	584	14b
G78	The filer has affirmed that signature authority over 25 or more financial accounts exists; however, the total number of accounts is blank or contains an invalid entry.	2A	585-588	14b
G32	Prior Report BSA Identifier contains an invalid value.	2A	589-602	na
G33	Filer signature is blank.	2A	603	44
G34	Filer signature contains an invalid code.	2A	603	44
G35	Third Party Preparer contains an invalid code.	2A	604	44a
G36	Date of signature is blank.	2A	625-632	46

Error Code	Error Description	Record	Field Position	Form Field Number
G37	Date of signature is invalid.	2A	625-632	46
G38	Late Filing Reason Code contains an invalid code.	2A	633	na
G39	Maximum value of account is blank.	3A 4A/5A/6A	8-22 9-23	15
G40	Maximum value of account is invalid.	3A 4A/5A/6A	8-22 9-23	15
G41	Account type is blank.	3A 4A/5A/6A	24 25	16
G42	Account type contains an invalid code.	3A 4A/5A/6A	24 25	16
G43	Account type "Other" description is blank.	3A 4A/5A/6A	25-74 26-75	16
G44	Financial institution name is blank.	3A 4A/5A/6A	75-224 76-225	17
G45	Account number is blank.	3A 4A/5A/6A	225-264 226-265	18
G46	State is not a valid state code and country is equal to CA or MX.	3A 4A/5A/6A	415-417 416-418	21
G47	Country is blank.	3A 4A/5A/6A	427-428 428-429	23
G48	Country is not a valid country code.	3A 4A/5A/6A	427-428 428-429	23
G49	TIN is an invalid number string such as all zeros, all nines, 123456789, or U.S. TIN and not nine digits.	4B 5B/6B	8-32 158-182	25 35
G50	TIN Type is blank.	4B 5B/6B	33 183	25a 35a
G51	TIN Type contains an invalid code.	4B 5B/6B	33 183	25a 35a
G52	State is not a valid state code and country is equal to CA, MX, or US.	4B 5B 6B	439-441 439-441 334-336	31 40 40

Error Code	Error Description	Record	Field Position	Form Field Number
G53	ZIP/Postal Code is a nine digit code ending in four zeros/nines and filer country is equal to US.	4B 5B 6B	442-450 442-450 337-345	32 41 41
G54	ZIP/Postal Code is not equal to five or nine digits or contains non-numeric values, and filer country is equal to US.	4B 5B 6B	442-450 442-450 337-345	32 41 41
G55	Country is not a valid country code.	4B 5B 6B	451-452 451-452 346-347	33 42 42
G56	Preparer Last Name is blank.	2B	8-157	47
G57	Preparer First Name is blank.	2B	158-192	48
G60	Check if Self-Employed contains an invalid code.	2B	228	50
G61	Preparer TIN is blank.	2B	229-253	51
G62	Preparer TIN is an invalid number string such as all zeros, all nines, 123456789, or not equal to nine digits.	2B	229-253	51
G63	Preparer TIN Type is blank.	2B	254	51a
G64	Preparer TIN Type contains an invalid code.	2B	254	51a
G65	Telephone Number is blank.	2B	255-270	52
G66	Telephone Number contains non-numeric values or is in an invalid format.	2B	255-270	52
G67	Firm's Name is blank.	2B	277-426	53
G68	Firm's TIN is blank.	2B	427-451	54
G69	Firm's TIN is an invalid number string such as all zeros, all nines, 123456789, or not equal to nine digits.	2B	427-451	54
G79	Firm's TIN Type is blank.	2B	452	54a
G80	Firm's TIN Type contains an invalid code.	2B	452	54a
G70	State is blank.	2B	603-605	57
G71	State is not a valid state code and country is equal to CA, MX, or US.	2B	603-605	57

Error Code	Error Description	Record	Field Position	Form Field Number
G72	ZIP/Postal Code is blank.	2B	606-614	58
G73	ZIP/Postal Code is a nine digit code ending in four zeros/nines and filer country is equal to US.	2B	606-614	58
G74	ZIP/Postal Code is not equal to five or nine digits or contains non-numeric values, and filer country is equal to US.	2B	606-614	58
G75	Country is blank.	2B	615-616	59
G76	Country is not a valid country code.	2B	615-616	59
G83	Late Filing Reason Explanation is blank or a required 7A record is missing from the submitted file.	7A	8-382	na

Attachment B – Error Correction Instructions

This attachment identifies the requirements and procedures for correcting FBAR errors reported to batch filers during the FBAR acknowledgement process.

Error Categories:

There are two types of errors identified in batch files: fatal errors that result in automatic rejection of a batch file and file errors that represent errors in data entered in individual fields. Fatal errors prevent the batch file from being processed. For example, error F18 "A required 9Z record is missing from the submitted file" is a fatal error because each batch file must contain a 9Z record. Error G01 "Calendar year is blank" is a file error because it indicates required data is missing from the FBAR.

Correction Requirements:

Filers should immediately correct and resubmit a batch file rejected for fatal errors when notified by FinCEN the batch file was not accepted.

When an accepted batch file contains FBARs with file errors, those FBARs must be re-filed as corrected reports with the file errors corrected.

FinCEN requires that filers prevent all reported errors in their future filings.

FinCEN recommends that file error corrections be made no later than 30 days after receiving error notifications. Furthermore, FinCEN recommends that filers remedy any systemic problems in their electronic submissions within 30 days of receiving error notifications. If technical issues prevent filers from implementing corrections within these time frames, filers should notify FinCEN by writing to:

> **Financial Crimes Enforcement Network**
> **Office of Compliance**
> **P.O. Box 39**
> **Vienna, VA 22183**

This correspondence should explain the technical issues involved that prevent meeting the time frame, provide an estimate of when the issues will be resolved, and include a contact name and telephone number.

Correction Procedures:

FBAR batch files are rejected when they contain fatal format errors. Filers must correct all fatal errors identified in the batch file and resubmit the batch file to BSA E-Filing. Because they were not accepted by FinCEN, initial report FBARs in the re-submitted batch file are still initial reports. Do not identify FBARs from a rejected batch file as corrected reports unless they originally were filed as corrected reports.

If errors involve file errors in the FBARs of an accepted batch file, filers should correct all errors and file amended reports on the affected FBARs using the following procedures:

Make the corrections to each FBAR that contains errors.

Enter "X" at Field Position 12 "Amendment Indicator" in the Filer Information (2A) Record for that FBAR.

Ensure that Field Position 551-558 contains a new "Date of Signature" in the Filer Information (2A) Record.

Complete all other applicable fields in the FBAR in their entirety.

Retransmit the corrected FBAR in a new batch file. Do not re-transmit the original batch file because this will cause duplicate database entries on any FBARs that were not corrected.

FinCEN monitors FBAR filings to identify financial institutions that fail to correct primary errors in prior filings or to prevent previously-reported errors of any type in future filings. FinCEN may report such failures to a financial institution's primary federal/state regulator or BSA examiner.

Attachment C – Electronic Filing Instructions

The following instructions apply only to the electronic filing of the Report of Foreign Bank and Financial Accounts (FBAR), FinCEN Report 114, through the Financial Crimes Enforcement Network's (FinCEN's) BSA E-Filing System. Unless specifically mentioned in the text, these instructions do not apply to any other current or prior Bank Secrecy Act (BSA) reports. Also, the instructions or requirements for any prior or current BSA reports, including paper versions of the FBAR, do not apply to FBARs filed electronically under these filing requirements and instructions.

General Instructions

Purpose. FinCEN Report 114, Report of Foreign Bank and Financial Accounts, is used to report a financial interest in or signature authority over a foreign financial account. The FBAR must be received by the Department of the Treasury on or before June 30th of the year immediately following the calendar year being reported. The June 30 filing date may not be extended.

Who Must File an FBAR. A United States person that has a financial interest in or signature authority over foreign financial accounts must file an FBAR if the aggregate value of the foreign financial accounts exceeds $10,000 at any time during the calendar year. See General Definitions, to determine who is a United States person.

General Definitions:

Financial Account. A financial account includes, but is not limited to, a securities, brokerage, savings, demand, checking, deposit, time deposit, or other account maintained with a financial institution (or other person performing the services of a financial institution). A financial account also includes a commodity futures or options account, an insurance policy with a cash value (such as a whole life insurance policy), an annuity policy with a cash value, and shares in a mutual fund or similar pooled fund (i.e., a fund that is available to the general public with a regular net asset value determination and regular redemptions).

Joint Account. A financial account type listed above owned jointly by two or more persons.

Foreign Financial Account. A foreign financial account is a financial account located outside of the United States. For example, an account maintained with a branch of a United States bank that is physically located outside of the United States is a foreign financial account. An account maintained with a branch of a foreign bank that is physically located in the United States is not a foreign financial account.

Financial Interest. A United States person has a financial interest in a foreign financial account for which:

1. the United States person is the owner of record or holder of legal title, regardless of whether the account is maintained for the benefit of the United States person or for the benefit of another person; or
2. the owner of record or holder of legal title is one of the following:
    a. An agent, nominee, attorney, or a person acting in some other capacity on behalf of the United States person with respect to the account;
    b. A corporation in which the United States person owns directly or indirectly: (i) more than 50 percent of the total value of shares of stock or (ii) more than 50 percent of the voting power of all shares of stock;
    c. A partnership in which the United States person owns directly or indirectly: (i) an interest in more than 50 percent of the partnership's profits (e.g., distributive share of partnership income taking into account any special allocation agreement) or (ii) an interest in more than 50 percent of the partnership capital;
    d. A trust of which the United States person: (i) is the trust grantor and (ii) has an ownership interest in the trust for United States federal tax purposes. See 26 U.S.C. sections 671-679 to determine if a grantor has an ownership interest in a trust;
    e. A trust in which the United States person has a greater than 50 percent present beneficial interest in the assets or income of the trust for the calendar year; or
    f. Any other entity in which the United States person owns directly or indirectly more than 50 percent of the voting power, total value of equity interest or assets, or interest in profits.

Person. A person means an individual and legal entities including, but not limited to, a limited liability company, corporation, partnership, trust, and estate.

Signature Authority. Signature authority is the authority of an individual (alone or in conjunction with another individual) to control the disposition of assets held in a foreign financial account by direct communication (whether in writing or otherwise) to the bank or other financial institution that maintains the financial account. See Exceptions, Signature Authority.

United States. For FBAR purposes, the United States includes the States, the District of Columbia, all United States territories and possessions (e.g., American Samoa, the Commonwealth of the Northern Mariana Islands, the Commonwealth of Puerto Rico, Guam, and the United States Virgin Islands), and the Indian lands as defined in the Indian Gaming Regulatory Act. References to the laws of the United States include the laws of the United States federal government and the laws of all places listed in this definition.

United States Person. United States person means United States citizens; United States residents; entities, including but not limited to, corporations, partnerships, or limited liability companies created or organized in the United States or under the laws of the United States; and trusts or estates formed under the laws of the United States.

Note. The federal tax treatment of an entity does not determine whether the entity has an FBAR filing requirement. For example, an entity that is disregarded for purposes of Title 26 of the United States Code must file an FBAR, if otherwise required to do so. Similarly, a trust for which the trust income, deductions, or credits are taken into account by another person for purposes of Title 26 of the United States Code must file an FBAR, if otherwise required to do so.

United States Resident. A United States resident is an alien residing in the United States. To determine if the filer is a resident of the United States apply the residency tests in 26 U.S.C. section 7701(b). When applying the residency tests, use the definition of United States in these instructions.

Exceptions:

Certain Accounts Jointly Owned by Spouses. The spouse of an individual who files an FBAR is not required to file a separate FBAR if the following conditions are met: **(1)** all the financial accounts that the non-filing spouse is required to report are jointly owned with the filing spouse; **(2)** the filing spouse reports the jointly owned accounts on a timely filed FBAR electronically signed (PIN) in Item 44; and **(3)** the filers have completed and signed Form 114a, "Record of Authorization to Electronically File FBAR's" (maintained with the filers' records). Otherwise, both spouses are required to file separate FBARs, and each spouse must report the entire value of the jointly owned accounts. See instructions for specific items, Part III, Items 25-33.

Consolidated FBAR. If a United States person that is an entity is named in a consolidated FBAR filed by a greater than 50 percent owner, such entity is not required to file a separate FBAR. See Explanations for Specific Items, Part V.

Correspondent/Nostro Account. Correspondent or nostro accounts (which are maintained by banks and used solely for bank-to-bank settlements) are not required to be reported.

Governmental Entity. A foreign financial account of any governmental entity of the United States (as defined above) is not required to be reported by any person. For purposes of this form, governmental entity includes a college or university that is an agency of, an instrumentality of, owned by, or operated by a governmental entity. For purposes of this form, governmental entity also includes an employee retirement or welfare benefit plan of a governmental entity.

International Financial Institution. A foreign financial account of any international financial institution (if the United States government is a member) is not required to be reported by any person.

IRA Owners and Beneficiaries. An owner or beneficiary of an IRA is not required to report a foreign financial account held in the IRA.

Participants in and Beneficiaries of Tax-Qualified Retirement Plans. A participant in or beneficiary of a retirement plan described in Internal Revenue Code section 401(a), 403(a), or 403(b) is not required to report a foreign financial account held by or on behalf of the retirement plan.

Signature Authority. Individuals who have signature authority over, but no financial interest in, a foreign financial account are not required to report the account in the following situations:

1. An officer or employee of a bank that is examined by the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, or the National Credit Union Administration is not required to report signature authority over a foreign financial account owned or maintained by the bank.
2. An officer or employee of a financial institution that is registered with and examined by the Securities and Exchange Commission or Commodity Futures Trading Commission is not required to report signature authority over a foreign financial account owned or maintained by the financial institution.
3. An officer or employee of an Authorized Service Provider is not required to report signature authority over a foreign financial account that is owned or maintained by an investment company that is registered with the Securities and Exchange Commission. Authorized Service Provider means an entity that is registered with and examined by the Securities and Exchange Commission and provides services to an investment company registered under the Investment Company Act of 1940.
4. An officer or employee of an entity that has a class of equity securities listed (or American depository receipts listed) on any United States national securities exchange is not required to report signature authority over a foreign financial account of such entity.
5. An officer or employee of a United States subsidiary is not required to report signature authority over a foreign financial account of the subsidiary if its United States parent has a class of equity securities listed on any United States national securities exchange and the subsidiary is included in a consolidated FBAR report of the United States parent.
6. An officer or employee of an entity that has a class of equity securities registered (or American depository receipts in respect of equity securities registered) under section 12(g) of the Securities Exchange Act is not required to report signature authority over a foreign financial account of such entity.

Trust Beneficiaries. A trust beneficiary with a financial interest described in section (2)(e) of the financial interest definition is not required to report the trust's foreign financial accounts on an FBAR if the trust, trustee of the trust, or agent of the trust: **(1)** is a United States person and **(2)** files an FBAR disclosing the trust's foreign financial accounts.

United States Military Banking Facility. A financial account maintained with a financial institution located on a United States military installation is not required to be reported, even if that military installation is outside of the United States.

Filing Information:

When and Where to File. The FBAR is an annual report and must be filed on or before June 30th of the year following the calendar year being reported. The FBAR must be filed electronically through FinCEN's BSA E-Filing System. The application to file electronically is available at http://bsaefiling.fincen.treas.gov/main.html. For help in applying, contact the E-

Filing Help Desk by calling 1-866-346-9478 (option 1) or via E-mail sent to BSAEFilingHelp@fincen.gov.

No Extension of Time to File. There is no extension of time available for filing an FBAR. Extensions of time to file federal tax returns do NOT extend the time for filing an FBAR.

Record Keeping Requirements. Persons required to file an FBAR must retain records that contain the name in which each account is maintained, the number or other designation of the account, the name and address of the foreign financial institution that maintains the account, the type of account, and the maximum account value of each account during the reporting period. The records must be retained for a period of 5 years from June 30th of the year following the calendar year reported and must be available for inspection as provided by law. Retaining a copy of the filed FBAR can help to satisfy the record keeping requirements.

An officer or employee who files an FBAR to report signature authority over an employer's foreign financial account is not required to personally retain records regarding these accounts.

Recording information: Complete each FBAR by providing as much information as possible. Although all items should be completed fully and accurately, items marked with an asterisk (*) in the instructions must be completed.

NOTE: Throughout these instructions the phrase "check box" and similar wording is used to denote checking an appropriate box in certain data items on the electronic discrete FBAR. This is deemed equivalent to instructions in the Electronic Filing Requirements to enter appropriate codes in the same data items in transmission files. For example, the requirement to check a box in Item 2 "Type of Filer" in the discrete FBAR is the equivalent of entering one of the codes A through E in "Type of Filer" in the Electronic Filing Requirements Filer Information (2A) Record.

Amended reports: An amended report must be filed whenever errors are discovered in a previously-filed FBAR. Please refer to the BSA Electronic Filing Requirements Attachment B – Error Correction Instructions for information regarding filing amended FBARs.

Addresses: For addresses in the U.S., Canada, or Mexico enter the permanent street address, city, two or three letter state/territory/province abbreviation or code, ZIP Code or foreign postal code, and two letter country code. Provide the apartment number or suite number, if known, following the street address. A non-location address such as a post office box or rural route number should be used only if no other street address information is available. ZIP Codes must be five or nine digits. Nine-digit ZIP Codes cannot end with four zeros or four nines. ZIP Codes and foreign postal codes must be entered without formatting or special characters such as spaces or hyphens. For example, the ZIP Code 12354-6120 would be entered as 123546120. The foreign postal code HKW 702 would be entered HKW702. For other foreign addresses enter the street address, city, postal code, and two letter country code or address equivalents. Leave the state item blank. If a foreign address contains address information that does not conform to the FBAR address format, record equivalent address information in the FBAR address items (except state). Enter as much of any non-conforming data as will fit in the 100-character street address

field. Complete any address item that is known, even if some address items cannot be completed because of incompatible formats (e.g. state codes). No abbreviations are permitted in city names, which must be completely spelled out. A U.S. city name should match the city name used by the U.S. Postal Service for the associated state and ZIP Code. For U.S. address use only the authorized U.S. Postal Service state, territory, or military address abbreviations found at **https://www.usps.com/ship/official-abbreviations.htm**. For Canadian provinces and territories use the Canada Post Corporation codes found at **http://www.canadapost.ca/tools/pg/manual/PGaddress-e.asp#1380608**. For Mexican states and territories use the ISO 3166-2 three-letter codes found at **http://www.commondatahub.com/live/geography/state_province_region/iso_3166_2_state_co des**. For all countries use the ISO 3166-1 two-letter country codes found at **http://www.iso.org/iso/country_names_and_code_elements**. Additional information about ISO 3166 codes can be found on the BSA E-Filing Program website. Note: The ISO 3166-1 country list contains entries for all U.S. territories, including the United States Minor Outlying Islands. Do not use these U.S. territory entries, which may match the U.S. Postal Service abbreviations required in state fields, in any country field.**Telephone numbers:** Record all telephone numbers as a single number string without formatting or special characters such as parentheses, spaces, or hyphens. For example, a number in the format (NNN) NNN-NNNN would be recorded as NNNNNNNNNN. Telephone numbers that are part of the North American Numbering Plan used by the U.S., Canada, many Caribbean countries, and present/former U.S. Pacific island protectorates must consist of an area code and seven-digit telephone number

Identifying numbers: Enter all identifying numbers as a single text string without formatting or special characters such as hyphens or periods. An identifying number in the format NNN-NN-NNNN would be entered as NNNNNNNNN. Such numbers may include letter and number characters. Common identifying numbers include account numbers, alien registration numbers, Employer Identification Numbers (EIN), passport numbers, Social Security Numbers (SSN), and foreign TIN's.

Monetary amounts: When recording the maximum value of accounts, record all amounts as U.S. Dollar amounts rounded up to the next whole dollar. The amount $15,265.25 would be recorded as $15,266. The maximum value of the account can be determined using the following steps.

Step 1. Determine the maximum value of each account (in the currency of that account) during the calendar year being reported. The maximum value of an account is a reasonable approximation of the greatest value of currency or nonmonetary assets in the account during the calendar year. Periodic account statements may be relied on to determine the maximum value of the account, provided that the statements fairly reflect the maximum account value during the calendar year. For Item 15, if the filer had a financial interest in more than one account, each account must be valued separately. For an account denominated in U.S. Dollars, the maximum value of the account is the largest U.S. Dollar value of the account during the report year.

Step 2. In the case of non-United States currency, convert the maximum account value for each account into United States dollars. Convert foreign currency by using the Treasury's Financial Management Service rate (select Exchange Rates under Reference & Guidance at **www.fms.treas.gov**) for the last day of the calendar year. If no Treasury Financial Management Service rate is available, use another verifiable exchange rate and provide the source of that rate. In valuing currency of a country that uses multiple exchange rates, use the rate that would apply if the currency in the account were converted into United States dollars on the last day of the calendar year.

If the maximum account value of a single account or aggregate of the maximum account values of multiple accounts exceeds $10,000, an FBAR must be filed. An FBAR is not required to be filed if the person did not have $10,000 of maximum value or aggregate maximum value in foreign financial accounts at any time during the calendar year.

For United States persons with a financial interest in or signature authority over fewer than 25 accounts that are unable to determine if the aggregate maximum account values of the accounts exceeded $10,000 at any time during the calendar year, complete the appropriate Part II, III, IV, or V section for each of these accounts and check the "amount unknown" box, item 15a.

Prohibited Entries: The following entries are prohibited in text fields.

    a. AKA
    b. COMPUTER GENERATED
    c. CUSTOMER
    d. DBA
    e. NONE
    f. NOT APPLICABLE
    g. NON CUSTOMER
    h. OTHER
    i. SAME
    j. SAME AS ABOVE
    k. SEE ABOVE
    l. SIGNATURE CARD
    m. UNKNOWN
    n. VARIOUS
    o. XX

Name Editing Instructions: Because many names do not consist of a single first name, middle name, and last name, care must be taken to ensure these names are entered properly in the FBAR. This is especially important when there are separate fields for the last name, first name, and middle name. Some names have multiple surnames (family names) or given names. Others may not be written in [first name] [middle name] [last name] order. Multiple surnames must be entered in the last name field. For example, Spanish names may be written in the order of given

name, father's last name, and mother's last name, e.g., "Juan Vega Santiago." Thus the surname "VEGA SANTIAGO" would be entered in the last name field with-"JUAN" entered in the first name field. Some Spanish surnames consist of three names (e.g., father's last name, mother's last name, and husband's first last name). In that case all three would be entered in a last name field. In some cultures names consist of multiple first names and a single family name, not necessarily in (first name) (last name) order. For example, the Korean name "Kim, Chun Nam" consists of the family name "Kim" and the first name "Chun Nam" separated by a comma and space. There is no middle name. In this case "KIM" would be entered in the last name field and "CHUN NAM" would be entered in the first name field. Nothing is entered in the middle name field. When an individual name is entered in a single name field it should be entered in [first name] [middle name] [last name] order regardless of any foreign naming conventions. Thus, "Kim, Chun Nam" would be entered as "CHUN NAM KIM" in a single field.

Filing by Third Party Preparer: An FBARs may be completed and filed on behalf of the filer and/or owner of the foreign account(s) by a third party preparer. The filer or owner who is using a third party preparer should complete and maintain a record of FinCEN Form 114a, FinCEN BSA E-Filing Signature Authorization Record, to authorize the third party filing. <u>Do not file or send the completed Form 114a to FinCEN. Form 114a must be maintained by the filer or owner and made available to FinCEN or IRS on request.</u> The third party preparer will complete FBAR Parts I through V and the Signature section using the following Item Instructions.

NOTE: Spouses filing a joint FBAR also may use the Form 114a to approve/designate which spouse will sign the report.

Item Instructions:

Filers, using their registered user IDs and password, must log into the BSA E-Filing website (http://bsaefiling.fincen.treas.gov/main.html) to file an FBAR. The FBAR report is selected from the menu on the left side of the webpage. Under the "Reports" section of the menu, double-click on the entry "File FBAR." Follow the instructions on the page to begin a new report or to continue an existing report. Selecting a new report will open to a header/cover page that will display the FBAR version number, OMB control number, and several other items of information.

1. Filing Name: The filer will enter a unique name for the report being filed. Filers will use this name to track the status of the report in the BSA E-Filing system. Select a name such as "John's 2013 FBAR" or "entity name 2013 FBAR" etc. This is a filer determined name.
2. Select the appropriate check box for submission type; New report or Amendment
3. If an authorized third party is filing this report, check the box provided and complete the third party section on the first page of the report.
4. If this report is being late filed (*i.e.,* filed after June 30 of the year following the reporting year) check a box (a through i) to indicate the reason. If one of the provided selections

does not explain the reason, select "z" other and provide a written explanation in the text box provided.

NOTE: If you are filing this report late because an earlier FinCEN filing waiver applied to you, check box "z" other and identify the waiver by number (e.g., FinCEN notice 2011-1 etc.) in the text field provided.

Scroll down to or select page one of the report (page following the header/cover page)

1. *Calendar year – This report is for calendar year ended 12/31
   (Check if) Amended

Item 1. Enter the calendar year being reported as a numeric 4-position entry in the format: YYYY, e.g. 2012. If the FBAR amends a prior report, select "Amendment" from the Submission Type drop-down menu on the FBAR Header page.

Part I — Filer information

2. *Type of filer

   a. *(Check if)* Individual
   b. *(Check if)* Partnership
   c. *(Check if)* Corporation
   d. (*Check if*) Consolidation
   e. *(Check if)* Fiduciary or other *(* and specify type in space provided)*

Item 2. Check the box that describes the filer. Individuals, including those reporting only signature authority, should check box "a". If filing a consolidated FBAR, check box "d". To determine if a consolidated FBAR can be filed, see the instructions for Part V. A corporation which owns directly or indirectly more than a 50 percent interest in one or more other entities required to file this report will be permitted to file a consolidated report. If the type of filer is not covered by options "a" through "d," check box "e" and record the type of filer in the associated text field. Consolidated reports should be signed by an authorized official of the parent entity. Persons that should check box "e" include, but are not limited to, trusts, estates, limited liability companies, and tax-exempt entities (even if the entity is organized as a corporation). A disregarded entity must check box "e" and enter the type of entity followed by "(D.E.)". For example, a limited liability company that is disregarded for United States federal tax purposes would enter "limited liability company (D.E.)".

3. *U.S. Taxpayer Identification Number

   If filer has no U.S. Identification Number complete Item 4.

Item 3. Provide the filer's U.S. Taxpayer Identification Number (TIN). Generally, this is the filer's Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or Employer Identification Number (EIN). If the filer does NOT have a U.S. TIN, complete Item 4.

3a TIN type. Check the appropriate box to indicate the type of number entered in item 3.

4. Foreign identification *(*Complete only if item 3 is not applicable)*

    a.   *(Check if)* Passport
        (Check if) Foreign TIN
        (Check if) Other
        Other description
    b. *Number*
    c. Country of issue (Two letter designation from ISO 3166-1 Country code lists)

Item 4. Complete Item 4 only if the filer does NOT have a United States Taxpayer Identification Number. Item 4 requires the filer to provide information from an official foreign government document to verify the filer's nationality or residence. Check the appropriate type of document, either Passport, Foreign TIN, or Other. If "Other" is checked provide the type of document in the associated text field. Enter the document number followed by the country of issuance.

5. Individual's date of birth

Item 5. Enter the filer's date of birth in the format MM/DD/YYYY where MM is the month, DD is the day, and YYYY is the year. Zero (0) should precede any single digit number. For example, if the filer's date of birth is June 1, 1948, enter 06/01/1948 in Item 5.

6-8. Filer name

    6. Last name or organization name
    7. First name
    8. Middle initial
    8a. Suffix

Items 6-8a. Enter the name of the filer. If the filer is an organization, enter the name in Item 6 and leave Items 7, 8 and 8a blank. If the filer is an individual, enter the filer's last name in Item 6, first name in Item 7, middle initial in Item 8, and any name suffix in 8a. If there is no middle initial, leave Item 8 blank. If there is no name suffix leave Item 8a blank. See the Name Editing Instructions in the General Instructions section above for additional information on entering names in fields.

9-13. Filer address

    9. Mailing address (number, street, and apt. or suite no.)
    10. City
    11. State
    12. ZIP/Postal Code
    13. Country

Items 9-13. Enter the filer's address. An individual residing in the United States must enter the street address of the individual's United States residence, not a post office box. An individual residing outside the United States must enter the individual's United States mailing address. If

the individual does not have a United States mailing address, the individual must enter a foreign residence address. An entity must enter its United States mailing address. If the entity does not have a United States mailing address, the entity must enter its foreign mailing address. See the Address instructions in the General Instruction section above for additional information on entering address data in fields.

14.   a) Does the filer have a financial interest in 25 or more financial accounts?

   (Check if) Yes (*Enter total number of accounts in space provided)* Do not complete Part II or Part III, but maintain records of the information.

   (Check if) No

 b) Does the filer have signature authority over but no financial interest in 25 or more financial accounts?

   (Check if) Yes (*Enter total number of accounts in space provided)* Complete Part IV, items 34 through 43 for each person on whose behalf the filer has signature authority.

   (Check if) No

Item 14. (14a) if the filer has a financial interest in over 25 or more foreign financial accounts check the yes box, and enter the total number of accounts. Leave blank Part II (Continuation of Separate Accounts) or Part III (Joint Accounts) of this report, but maintain records of the information. **(14b)** if the filer has signature authority only (no financial interest), over 25 or more foreign financial accounts check the yes box, and enter the total number of accounts. Complete only items 34-43 of Part IV for each person on whose behalf the filer has signature authority. If the group of entities covered by a consolidated report has a financial interest in 25 or more foreign financial accounts, the reporting parent corporation need only complete Part V (for consolidated reporting) Items 34 through 42, for the identity information of the account owners, but need not complete the account information. Detailed information about each account, including all information called for on this report, must be recorded and retained for five years from June 30 of the year following the calendar year reported. Any person who reports 25 or more foreign financial accounts in item 14a or item 14b, must provide all the information omitted from Part II, III, IV or V, as appropriate, if the information is requested by FinCEN or the IRS. Filers must comply with applicable recording keeping requirements. See Record Keeping Requirements under Filing Information in the General Instructions above.

Part II — Information on financial account(s) owned separately

Part II records information on accounts owned separately by the filer. It should not be used to record information on jointly-owned accounts (Part III), signature authority but no financial interest accounts (Part IV), or accounts involved in a consolidated report (Part V).

15. Maximum value of account during calendar year.

Item 15. Enter the maximum value of the account in U.S. Dollars during the calendar year being reported. See the General Instructions on Monetary Amounts for guidance on determining the maximum value of an account. Use the end of the year conversion rate.

15a. Amount unknown. Check this box if the value of the account cannot be determined.

16. Type of account

   a. *(Check if)* Bank
   b. *(Check if)* Securities
   c. *(Check if)* Other (*and specify type in space provided)*

Item 16. Check the appropriate box to describe the type of account. If "Other" is checked, enter a brief description of the account in the associated text field.

17. Name of financial institution in which account is held

Item 17. Provide the full name of the financial institution in which account is held.

18. Account number or other designation

Item 18. Provide the account number used by the financial institution to designate the account.

19-23. Financial institution address

   19. Mailing address (number, street, suite number) of financial institution in which account is held

   20. City

   21. State, if known

   22. Foreign Postal Code, if known

   23. Country

Items 19-23. Provide the complete mailing address of the financial institution where the account is held. See the General Instruction on Addresses for further information on entering address data.

Part III — Information on financial account(s) owned jointly

Note: If jointly filing with a spouse, both parties should complete and sign Form 114a. Completing the Form 114a with both spouses signing the form completes the necessary requirement that will permit one spouse to electronically sign (PIN) a single report for both parties instead of filing two FBARs. The Form 114a is available on the FinCEN (under the forms tab) and BSA E-File websites. Keep this form for your records, do not send to FinCEN.

Enter information in the applicable parts of the report only. If there is not enough space to provide all account information, click the "+" sign on the electronic report to add additional Part III's and complete additional pages of the required Part as necessary.

15-23. Account information

Items 15-23. Enter the information about the account and the financial institution in which the account is held. See Part II for instructions on Items 15-23. Each joint owner must report the entire value of the account as determined under Item 15.

24. Number of joint owners for this account

Item 24. Enter the number of joint owners for the account. If the exact number is not known, provide an estimate. Do not count the filer when determining the number of joint owners.

25-33. Joint owner information

Items 25-33. Use the identifying information of the principal joint owner (excluding the filer) to complete Items 25-33. Leave blank items for which no information is available. If the filer's spouse has an interest in a jointly owned account, the filer's spouse is the principal joint owner. Enter on line 26 the last name of the joint spousal owner. See Exceptions, Certain Accounts Jointly Owned by Spouses, to determine if the filer's spouse is required to independently report the jointly owned accounts.

25. Taxpayer Identification Number (TIN) of principle joint owner, if known.

Item 25. Taxpayer Identification Number (TIN) of Principle Joint Owner. Enter the TIN of the principle joint owner on the account; this can be either an SSN (individual) or EIN (entity) or foreign. Numbers should be entered as a single number string without formatting or special characters such as parentheses, spaces, or hyphens.

25a. TIN type. Check the appropriate box to indicate the type on number entered in item 25.

26-28 Joint owner name

    26. Last name or organization name of principle joint owner

    27. First name of principle joint owner, if known

    28. Middle initial, if known

    28a. Suffix

Items 26-28a. Enter the name of the organization/individual of the principle joint owner. If the principle joint owner is an individual, enter the individual's last name in Item 26, first name in Item 27, middle initial in Item 28 and name suffix in 28a. If there is no middle initial, leave Item 28 blank. If there is no suffix leave item 28a blank.

29-33. Principle joint owner mailing address

    19. Mailing address (number, street, suite number) of principal joint owner, if known

    20. City, if known

    21. State, if known

    22. ZIP/Postal Code, if known

    23. Country

Items 29-33. Enter the address of the principal joint owner. If the principal joint owner resides in the United States, enter the street address of the joint owner's United States residence, not a post office box. If the principal joint owner resides outside the United States, enter the joint owner's United States mailing address. If the principal joint owner has no U.S. mailing address the filer may provide a foreign address. Enter an organization joint owner's United States mailing address. See the Addresses instructions in the General Instruction section above for additional information on entering address data in fields.

Part IV — Information on financial account(s) where filer has signature authority but no financial interest in the account(s)

Part IV records information on foreign financial accounts where a filer with signature authority over the accounts but has no financial interest in the accounts. Filers with signature authority over 25 or more foreign financial accounts must complete only Items 34-43 for each person on whose behalf the filer has signature authority. In addition, United States person who (1) resides outside of the United States, (2) is an officer or employee of an employer who is physically located outside of the United States, and (3) has signature authority over a foreign financial account that is owned or maintained by the individual's employer should only complete Part I and Items 34-43 of Part IV. Part IV should only be completed one time with information about

the individual's employer. If additional Part IV's are required, click on the "+" sign on the electronic report to add copies.

15-23. Account information

Items 15-23. Enter the information about the account and the financial institution in which the account is held. See Part II for instructions on Items 15-23. Each joint owner must report the entire value of the account as determined under Item 15.

Items 34-42. Provide the name, address, and identifying number of the owner of the foreign financial account for which the individual filer has signature authority over but no financial interest in the account. If there is more than one owner of the account for which the individual has signature authority, provide the information in Items 34-42 for the principal joint owner (excluding the filer).

34, 36, 37. Account owner name
    34. Last name or organization name of account owner
    36. First name
    37. Middle initial
    37a. Suffix

Items 34, 36, 37. Enter the name of the account owner. If the owner is an entity , enter the name in Item 34 and leave Items 36 and 37 blank. If the owner is an individual, enter the owner's last name in Item 34, first name in Item 36, middle initial in Item 37 and any name suffix in item 37a. If there is no middle initial, leave Item 37 blank. If there is not name suffix, leave item 37a blank. See the Name Editing Instructions in the General Instructions section above for additional information on entering names in fields.

35. Tax identification number of account owner

Item 35. Enter the Taxpayer Identification Number of the account owner. Numbers should be entered as a single number string without formatting or special characters such as parentheses, spaces, or hyphens.

Item 35a. TIN type. Check the appropriate box to indicate the type on number entered in item 35.

38-42. Account owner mailing address

    38. Mailing address (number, street, and apt. or suite no.)

    39. City

    40. State

    41. ZIP/Postal Code

42. Country

Items 38- 42. Enter the address of the account owner. If the individual account owner resides in the United States, enter the street address of the individual account owner's United States residence, not a post office box. If the individual account owner resides outside the United States, enter the individual account owner's United States mailing address. If the account owner has no U.S. mailing address the filer may provide a foreign address. Enter an organization account owner's United States mailing address. See the Addresses instructions in the General Instruction section above for additional information on entering address data in fields.

43. Filer's title with this owner

Item 43. Enter filer's title for the position which gives him signature authority over the owner's account.

Part V — Information on financial account(s) where filer is filing a consolidated report

An entity that is a United States person that owns directly or indirectly a greater than 50 percent interest in another entity that is required to file an FBAR is permitted to file a consolidated FBAR on behalf of itself and such other entity. Check box "2d" in Part I and complete Part V. If filing a consolidated FBAR and reporting 25 or more foreign financial accounts, complete only Part V Items 34-42 for each entity included in the consolidated FBAR. If additional Part V's are required, click on the "+" sign on the electronic report to add copies.

15-23. Account Information

Items 15-23. Enter the information about the account and the financial institution in which the account is held. See Part II for instructions on Items 15-23.

34. Organization name of account owner

Item 34. Organization name of account owner. Enter the entities name of the account owner as shown on the books of the financial institution.

35. Tax Identification Number of Account Owner

Item 35. Taxpayer identification number (TIN) of account owner. Numbers should be entered with no spaces, dashes, or other punctuation.

Item 35a. TIN type. Check the appropriate box to indicate the type on number entered in item 35.

38-42. Account owner mailing address

Items 38-42. Enter the account owner's mailing address. See Part III for instructions on Items 38-42.

Signature

44. Filer Signature

Item 44. A discrete or batch-filed FBAR is considered signed by the filer when electronically signed with a PIN on the header/cover page of the discrete FBAR or completion of the 2A record in the batch file.

44a. Check here if this report is completed by a third party preparer.

Item 44a. Check this box if the FBAR has been completed by a third party preparer. Complete in the Third Party Preparer Use Only section all of Items 47 through 59 that apply.

45. Filer Title, if not reporting a personal account.

Item 45. Enter the filer's title when the individual that is filing the FBAR has signature authority over the account(s) or is authorized to file on behalf of a legal entity, such as a corporation, which is shown as the filer. Leave Item 45 blank if the filer is reporting as an individual because of a personal financial interest in the account(s). An individual filing because of a financial interest in his individual accounts is filing as an individual.

46. Date (MM/DD/YYYY)

Item 46. This item will auto-populate with the current date when a discrete FBAR is signed on the header/cover page with the filer's PIN. In a batch-filed FBAR this date is the date recorded in Date of Signature (Item 46) in the Filer Information (2A) Record.

Note: When the FBAR is completed, return to the header/cover page to validate the report, save a copy of the report, print a copy for your records. Then sign with your PIN and submit the report.

Third party preparer information
Note: Completion of this section is not required for spouses filing jointly.

47-49. Third party preparer name
    47. Preparer's last name
    48. First name
    49. MI

Items 47. Enter the name of the preparation firm employee or of the self-employed preparer that prepared the FBAR. If the preparer has no middle initial, leave that field blank. See the Name Editing Instructions under General Instructions for additional information on entering names.

50. Check if self-employed

Item 50. Check this box if the third party preparer is a self-employed individual. Leave Items 53 "Firm's name" and 54 "Firm's EIN" blank.

51. TIN

Item 51. Enter the personal TIN of the preparation firm's employee or the self-employed preparer. This should be the Preparer Tax Identification Number (PTIN) issued to the preparer by the IRS. If the preparer has no PTIN, enter the preparer's Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN). The TIN should be entered as a single number string without formatting or special characters such as parentheses, spaces, or hyphens.

Item 51a. TIN type. Check the appropriate box to indicate the type of number entered in item 51.

52. Contact phone no.

52a. Ext.

Item 52-52a. Enter the third party preparer's contact telephone number in Item 53 and the telephone extension number, if any, in Item 52a. Enter all numbers with no formatting such as spaces, dashes, or other punctuation.

53. Firm's name

Item 53. Enter the name of the preparing firm. Leave Item 53 blank if the self-employment box in Item 50 was checked.

54. Firm's TIN

Item 54. Enter the preparing firm's TIN. Leave Item 54 blank if the self-employment box in Item 50 was checked.

Item 54a. TIN type. Check the appropriate box to indicate the type of number entered in item 54.

55-59. Preparer's address

    55. Mailing address (number, street, apt. or suite no.)
    56. City
    57. State
    58. ZIP/Postal Code
    59. Country

Items 55-59. Enter the preparing firm's or self-employed preparer's address. Follow the Addresses instructions in the General Instructions for additional information on entering addresses in these items.

Penalties

A person who is required to file an FBAR and fails to properly file may be subject to a civil penalty not to exceed $10,000 per violation. If there is reasonable cause for the failure and the balance in the account is properly reported, no penalty will be imposed. A person who willfully fails to report an account or account identifying information may be subject to a civil monetary penalty equal to the greater of $100,000 or 50 percent of the balance in the account at the time of the violation. See 31 U.S.C. section 5321(a)(5). Willful violations may also be subject to criminal penalties under 31 U.S.C. section 5322(a), 31 U.S.C. section 5322(b), or 18 U.S.C. section 1001.

Secure Data Transfer Mode Users

FinCEN provides the ability for filers to submit batch files securely via the Internet using a VPN device or Connect:Direct software. For more information on how to setup these connections, please contact the BSA E-Filing Help Desk at 1-866-346-9478 or via email at BSAEFilingHelp@fincen.gov. The Help Desk is available Monday through Friday from 8 a.m. to 6 p.m. EST. Please note that the Help Desk is closed on Federal holidays. For filers using this option for filing, SDTM users can submit a single file containing the FBAR batch data. The file naming convention is as follows:

Submission type – FFBARST

Date/Time - This will be a date-time stamp to guarantee filename uniqueness
year – YYYY
month – MM day – DD hour – hh
minute – mm
second – ss

Organization name –custom naming by the submitting organization.
Example file name: FFBARST.20120609153015.BANKORGNAME